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File: USPT

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DOCUMENT-IDENTIFIER: US 5371798 A

TITLE: System and method for enhancing detection of counterfeit financial transaction documents

Brief Summary Text (5):

Essentially, five techniques have been used, or have been proposed, to inhibit counterfeiting of checks. The first of these techniques is to impregnate a pattern into the document paper which is translucent. When this pattern then is exposed with a high-energy light during a copying process, the pattern is revealed (usually the word "VOID") in the copied document. The pattern, however, does not disturb the original. A variation of this approach is a film coating the document. Another technique is to print a photograph of the payee into the non-clear band portions of a MICR document. A third technique, which has been proposed is to print, in the non-clear band area of a MICR document, a special symbol with irradiated inks tuned to a special frequency, which then can be detected with a receiver tuned to that special frequency. A variation of this approach is a foil stamping embossed on the document. Another proposal is to print a magnetic stripe in the middle of each MICR guaranteed payment document, which allows the encryption of MICR data in duplicate, but in magnetic stripe read format (that is, credit card format). A fifth proposal is to use microprinted lettering as a border of parts of the document.

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